

How to compare dental insurance



This checklist was designed to help you and your family when comparing dental insurance plans. Estimate how much you can afford on a monthly basis, consider how much you might spend on dental services, and complete the grid below to determine which dental plan is right for you.

It may be helpful to prioritize what matters most to you. Is it affordability, level of coverage or choice of dentist? Knowing this can assist in determining the best plan.

If you need any help along the way, simply call us at 855.728.7542 and we will help answer questions and guide you through the process.

	Ameritas:	Other Plan:	Other Plan:
What is the monthly premium?	\$	\$	\$
Is there an Enrollment Fee?	NO!		
Do I have the freedom to choose any dentist I want?	YES! And as an added benefit, a network is available for additional savings		
If no, Is my dentist in the network?			
Are there many network dentists in my area?			
Are there fixed copayment amounts for services or does the plan reimburse based on coinsurance percentages?			
Compare copayments and percentages for every level of coverage (be sure to watch for benefits at different levels):			
Preventive			
Basic			
Major			
Is there a deductible and how does it work?			
Is there an annual maximum? If so, how much?			
How many cleanings do I get per year?			
Are there waiting periods for certain procedures?			
Which procedures are not covered?			
Is there a customer satisfaction guarantee?	YES! 30 day cash back		